REMOTE EXPRESS DEPOSIT
Internal Procedures

Remote Express Deposit, or Remote Check Deposit, allows checks to be scanned locally in your office and the check images transmitted via the Internet to the bank.

The remote deposit process begins when the agency receives a check from a citizen or vendor by mail or in person. Using a table top check scanner, the State agency employee can create the deposit transaction from a PC.

Benefits include:
- Balanced transactions prior to transmission
- Fewer trips to the bank, or none at all
- Deposits may be made up to 5:00 PM CST with same-day credit
- Ability to view check images, and export images
- Security features to prevent deposit of duplicate items

One shortcoming to the remote express deposit system is that there is a 20%-30% reject rate of the checks scanned. If the check has a busy background or if the check is printed with a dot matrix printer, the chances of rejection increase. However, if the check is rejected, the user can manually input the correct amount and continue with the remote express deposit process.

The Treasurer received competitive bids to provide this service from interested Alabama banks. At this time, Sterling Bank ("bank") will be the main provider of this service. Other institutions may have limited installations.

USER GUIDE
With each installation, the bank will provide a User Guide to the agency.

AGENCY RESPONSIBILITY
A State agency or department that chooses to utilize remote express deposit service agrees and accepts the requirements established by the bank for use of this service. An agency or department representative is required to sign the Remote Express Deposit Consent form. Click here for the form, fill in and email to Debra.Arrington@treasury.alabama.gov.

DEPOSIT RECEIPT and EMAIL CONFIRMATION
Once the deposit information is entered and transmitted, an email confirmation of the deposit will be sent to those designated to receive email notification. The email confirms that the deposit was received by the bank. Multiple email addresses may be provided per machine. However, the email confirms will not designate between deposits, but will be sent for all deposits made on machine. It is strongly recommended that at least two email addresses be included to receive confirmations, or the agency may want to consider a central email address that multiple users can view. The email confirmation will provide the deposit ID and the deposit amount.

Once the email has been received, print the deposit summary receipt. Verify the receipt, highlight the lines of data that coincide with your cash receipt document, sign the summary receipt and attach to your completed cash receipt document.

Additionally, the detail report may be printed and bundled with the actual checks until the checks are destroyed.

CONTACT
The Remote Express Deposit Customer Support for Sterling Bank is 877-266-5083, option 2.